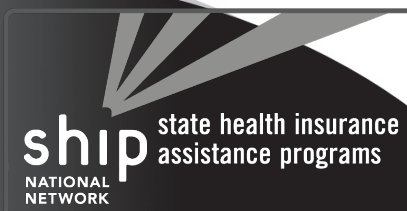


SHIP's Log



Your Medicare Counseling Newsletter

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Call Center Information

To comment on this edition or suggest content for future editions, contact Sarah Reimmuth 765-610-3873 or sarahship@thenewcreative.com.
714 W. 53rd Street
Anderson, IN 46013
www.medicare.in.gov
www.IndianaSHIP.com



Ready to Set Sail!

I hope that we are all ready for this year's Annual Enrollment Period. I know that our 800 call center is getting ready for an increase in call volume. As you can see from the Call Volume Graph on Page 9, November will be our the busiest month for the 800 Helpline. No surprise. Don't forget that we can always use a helping hand if you have time to take a few 800 calls or call backs. All you have to do is call Ext. 221 to get calls transferred to you. You know it can always be a unique experience and greatly appreciated by the girls in the call center.

You will be able to hear our radio spot on your local radio station starting October 15. There will also be local newspaper ads or press releases. If you attend our Fall trainings, you should be prepared with the latest information. SHIP is doing all



*Cheryl St. Clair,
SHIP State Director*

that it can to make sure that every person with Medicare in Indiana knows that the AEP will start October 15 and end December 7th. Any effort you make in your local community is an added benefit to our outreach. Let us know at the State Office if you have any special activities planned so we can post it at our

website www.medicare.in.gov.

Your sponsoring agency may be having local events for enrollment assistance during the Annual Enrollment Period. SHIP can provide support such as paid newspaper ads, materials and supplies, and some giveaways. You should contact our office before making any purchases or to place orders. Many local SHIP sponsoring agencies already have these events yearly. I know that people with Medicare greatly benefit from having a one-on-one counseling session during this time when the decision making process is overwhelming. I'm always impressed with all you do.

SHIP Event Photos



(left) Susan Spilly and Lorealee Moore at the State Fair SHIP booth. (below) Lorealee and Susan playing Medicare BINGO at the State Fair.



(left) Susan Spilly calls BINGO at the Lawrence County Fair. Barbara Tarr, Hoosier Uplands and Jan Newlin are working along with her. (right) Medicare Bingo at Community Hospital East. (below) National night out against crime with Ronald McDonald and honorable Mayor Thomas McDermott, Jr.



SHIP Event Photos



(left) Trudy Wells, SHIP counselor at Area 15 AAA/Hoosier Uplands, dances with a participant of Senior Day at the Orange County Fair.
(below) Our wild and crazy counselors from Hoosier Uplands Trudy Wells and Greg Tanner.



SHIP sponsored Senior Day at the Jennings County Fair which highlighted a newer site in North Vernon. Local Coordinator Kitty Shepherd is pictured with Lorealee Moore at the SHIP booth at the Fair. Announcements were made throughout the day as well as special programming for Seniors.

The Fair Queen and her court helped that day serving lunch and chatting with the seniors after Medicare BINGO and a SHIP presentation. Kitty's agency, Jennings County Community Council is also an Enrollment Center and has assisted a record number of people with Extra Help and Medicare Savings Program applications. Thank you, Kitty and Volunteer Counselor, Bea!



John Williams: Medicare Questions & Answers

I am pleased to report that many SHIP clients and counselors continue to contact me to get answers to their Medicare questions. Below are a few of their recent questions along with my answers. As always, feel free to phone or email me anytime you need help with Medicare issues.

Q1: A Social Security Administration (SSA) retiree with a Federal Employee Health Benefit (FEHB) Preferred Provider Organization (PPO) Plan will turn age 65 in November. Because he receives Social Security benefits, he was automatically enrolled in Medicare Parts A and B to be effective November 1. He wants information from SHIP to help him decide if he wants to refuse or keep Part B. Can you explain how his FEHB PPO Plan would work if he refuses or keeps Part B?

A1: If he refuses Part B, the retiree's FEHB PPO Plan would be his secondary coverage for Part A covered services. It would pay his Part A deductibles and copays. His FEHB PPO Plan would continue to be his primary coverage for non-Part A covered services and he would be responsible for paying his own non-Part A deductibles and copays. If he keeps Part B, his FEHB PPO Plan would act like a Medigap Plan and would pay both his Part A and B deductibles and copays.

Federal retirees need to know that some FEHB Plans are Health Maintenance Organizations (HMOs) that have provider networks with in-network deductibles and copays. A federal retiree with Medicare and a FEHB HMO Plan needs to find out from his plan if it would pay in-network deductibles and copays and out-of-network provider costs. Even with Parts A and B, federal retirees with FEHB HMO Plans may be responsible for paying in-network provider deductibles and copays and out-of-network provider costs.

Q2: A client will turn 65 in October and will retire November 30. His Employer Group Health Plan (EGHP) coverage will end at his retirement. He wants Medicare to start December 1. He wants to buy Medigap and Part D Plans, or a Medicare Advantage (MA) Plan with prescription drug coverage, to begin December 1. When can he apply for Medicare to get a December 1 Part B effective date?

A2: In this scenario, it is not possible for the client's Part B to start December 1. His seven month Initial Enrollment Period (IEP) started July 1 and will end January 31. If he applied in the first three months of his IEP, his Part B will start October 1. If he applies in October, his Part B will start November 1. If he applies in November, his Part B will start January 1.

He could consider applying in October so his Medicare Part B begins November 1. He then could buy Medigap and Part D Plans or a MA Plan with prescription drug coverage to start December 1.

Q3: Because he turns age 65 in October and will retire in November, could the client in Q2 use a Special Enrollment Period (SEP) to get his Part B started December 1?

A3: No, a SEP is not available during a beneficiary's IEP.

4 **Q4:** A caller who receives disability benefits and Medicare was offered a COBRA policy with prescription drug coverage by his employer. He needs information from SHIP to help decide



John Williams,
SHIP Medicare Specialist

SMP Has a New Web Site

The new SMP National Center website is MUCH easier to navigate and find information. There's a great video from Louisiana SMP and a power point about reading the new MSNs on the home page. There is also a link to a list of fraud schemes with links to detailed explanations.

Please take a minute to browse the new website. If you have any questions, please let me know!

Nancy Stone, SMP (Senior Medicare Patrol)
Program Director



Q & A Continued

if he wants to accept COBRA coverage and to keep Part B. He wants to know, if he accepts COBRA coverage and withdraws from Part B, would he get an eight month SEP to re-enroll in Part B after his COBRA coverage ends?

His SHIP counselor explained that COBRA coverage is valid employer insurance that would give him the same right to a Part B SEP that he would get if he were enrolled in an EGHP based on active employment. His SHIP counselor also suggested that, if he accepts COBRA coverage and withdraws from Part B, he should re-apply for Part B at least a month before his COBRA coverage ends. Did his SHIP counselor provide correct information?

A4: No, the SHIP counselor provided wrong information. Because the disabled client's COBRA coverage would be an individual policy rather than a EGHP and would not be based on active employment, it would not give him an eight month SEP to re-enroll in Part B after his COBRA coverage ends. Assuming his IEP already ended, the only times he could enroll in Part B while under age 65 would be during a General Enrollment Period (GEP). His IEP would have ended three months after his Part A effective date and GEPs run January - March each year with Part B coverage starting in July.

Also, COBRA coverage would not prevent a Part B late enrollment penalty because it is not based on active employment.

For clarification, if someone enrolls in Medicare after already being on COBRA, COBRA coverage ends. However, if someone has Medicare prior to a COBRA "qualifying event", his employer must offer him COBRA coverage.

Because COBRA coverage is not based on active employment, it would be secondary payer for someone with Medicare. Medicare would be primary payer.

The client likely will need Part B whether or not he takes COBRA. He likely would not want Part D or a MA Plan with prescription drug coverage if he takes COBRA with creditable prescription drug coverage. If he declines COBRA he might want a Part D plan or a MA creditable Plan with prescription drug coverage.

In this scenario, client could keep Part B and use COBRA as secondary insurance with

SHIP Event Photos

(right) Hendricks County Senior Services sponsored an Enrollment Event at a church in Plainfield. People were helped with food pantry supplies, a community meal, and Medicare BINGO before application assistance. (below) Happy Jackson County Fair goers.



(below) Counselors Wilma Kidd, Hallie Head and Alice Jenkins at Heritage Place Spring Fling in May.



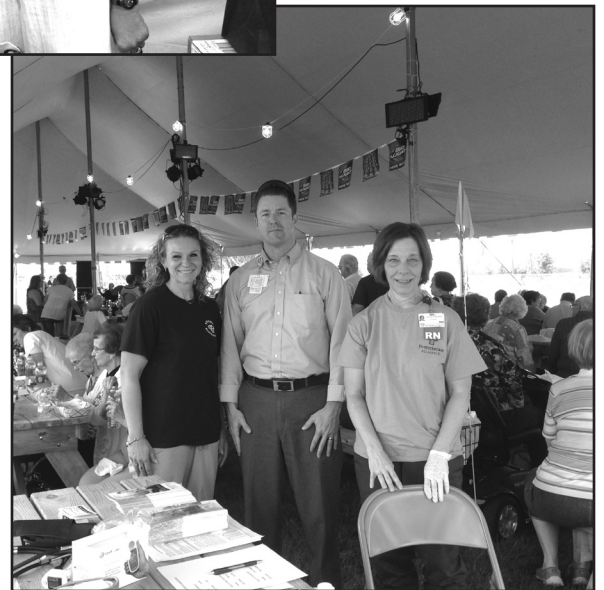
(left) Christel Snow with her sidekick, Sugar, working at outreach event.

SHIP Event Photos

(right) Lorealee Moore and Deanne Below from Hendricks County Senior Services help a client with an Extra Help application at an Enrollment Event sponsored by HCSS. It was held at a church that provides a community lunch (see picture) and a food pantry every Wednesday. People of all ages attend regularly and on this day, they received assistance with applications for benefits and played Medicare BINGO after lunch.



(right) Emily Shutko and Adelle Randolph at Lake County Fair Senior Citizens Day.



(above left) Lorealee Moore, Angela Marino, and Yvonne Bowen assist at a Caregiver Connection Event in Jeffersonville, IN hosted by AARP and Lifespan
(above right) Festival of the Lake Senior Day with free screenings by Franciscan Alliance, St. Margaret Hospital.
(left) Marj Willer manning the booth at the Decatur County Hospital Healthy Fair

Area Managers' Updates



Christel Snow, Northern Indiana Area Update

Hello Fall, as I drive in my area I marvel at the beauty of changing scenery of the season. I am looking forward to seeing everyone at SHIP counselor fall update training. If you were unable to attend an update in your area please contact the SHIP trainer, Larry Miller, at the office.

Welcome aboard new SHIP counselors:

Rosemary Emigh, Michigan City Senior Center, Michigan City

Nancy Gembala, Jasper County Hospital, Rensselaer

Bridget Anderson, Real Services, Area 2 AAA, South Bend

Thank you for all of your assistance provided to your clients during this Annual Enrollment Period. I don't know how your clients could navigate this process with your help! And please remember the SHIP office can assist your site with outreach materials for enrollment events and presentations.

I am so very grateful for all that you do for SHIP!



Nannie Alldredge, Central/Northeast Area Update

Hello Everyone!!! I hope that your summer was fun. For those of you who worked the Indiana State Fair, I hope you enjoyed your time. Thanks for volunteering!! As we get ready for this year's open enrollment, I just want to say thanks for all of your hard work. I know that you will be volunteering more hours than you normally do. It's your dedication to the SHIP program that makes a great impression on our clients. Get rest because October 15th will be here before you know it. See you at fall update training. I leave you with

this little poem. Hope you enjoy.

My kitten won't stop talking.
She just prattles night and day.
She walks around repeating
nearly everything I say.

My kitten never says, "Meow."
She never even purrs.
She mimics me instead
in that annoying voice of hers.

She waits for me to speak,
and then she copies every word,
or begs me for a cracker,
or says, "I'm a pretty bird."

I'm not sure what to do, and so
I simply grin and bear it.
She's been this way since yesterday;
that's when she ate my parrot.

--Kenn Nesbitt

Q & A Continued

prescription drug coverage. When COBRA ends he would have a SEP to enroll in a Part D Plan or a MA Plan with prescription drug coverage.

At age 65, he will get another Part B IEP and will have a six month Guaranteed Issuance Period to buy a Medigap or MA Plan.

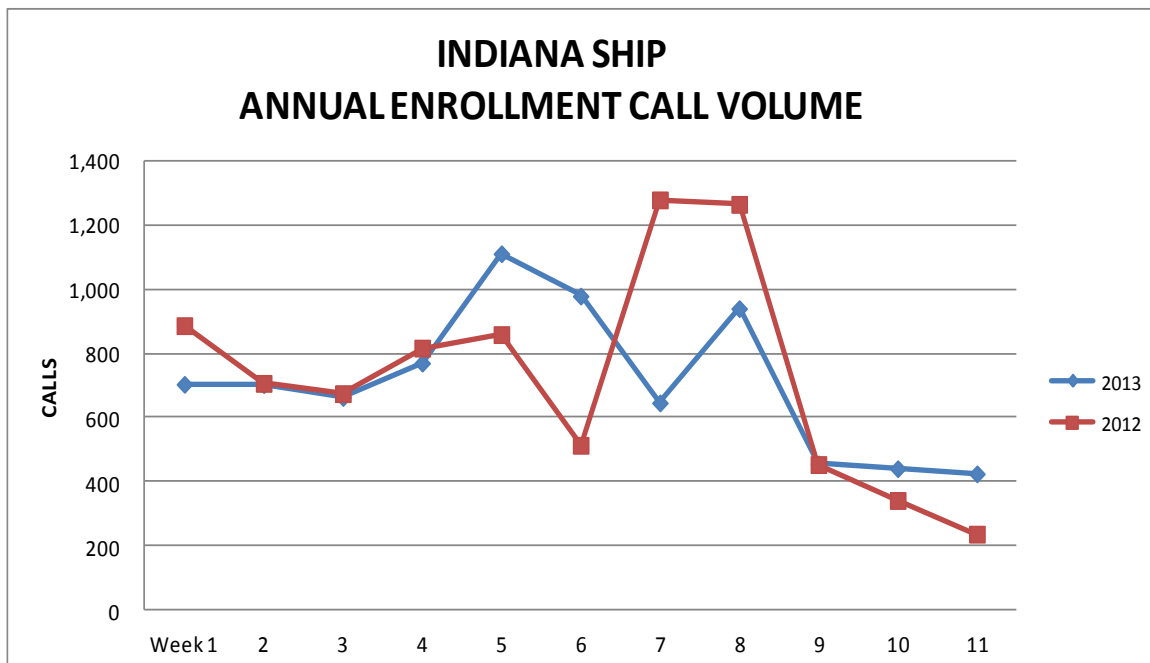
Q5: Can a beneficiary who has a MA Plan without prescription drug coverage purchase a stand-alone Part D Plan during an Annual Enrollment Period and still keep her current MA Plan?

A5: A beneficiary can purchase a stand-alone Part D Plan and keep her current MA Plan only if she is enrolled in a Private Fee-for-Service (PFFS) Plan that does not include prescription drug coverage. If she is enrolled in a HMO or PPO Plan without prescription drug coverage she cannot purchase a stand-alone Part D Plan and keep her current MA Plan. The general rule is that MA Plan beneficiaries who want prescription drug coverage need to enroll in a MA Plan that includes prescription drug coverage.

Q6: In your Q&A article in the summer SHIP Log you stated that beneficiaries who qualify for Supplemental Security Income (SSI), Medicaid or the Medicare Savings Program (MSP) will be deemed eligible for Part D Extra Help. Do these beneficiaries then have to apply for Extra Help through SSA or do they get it automatically?

A6: Beneficiaries who are deemed eligible for Extra Help get it automatically and do not need to apply for it through SSA. This includes those who are eligible for Specified Low-Income Medicare Beneficiary (SLMB) or Qualified Individual (QI) status through the MSP.

Ready to Set Sail! continued



Weeks

- 1 = Oct. 15-21
- 2 = Oct. 22-28
- 3 = Oct. 29- Nov. 4
- 4 = Nov. 5-11
- 5 = Nov. 12-18
- 6 = Nov. 19-25
- 7 = Nov. 26- Dec. 2
- 8 = Dec. 3-9
- 9 = Dec. 10-16
- 10 = Dec. 17-23
- 11 = Dec. 24-30

I hope that you keep in mind the difference you make in the lives of people with Medicare in your local community. For the Medicare beneficiaries that you help, your services are priceless. Your counseling will help them through 2015 with their health care and drug cost savings. Your assistance has a true impact on their day-to-day lives throughout the next year. I thank you all for your great efforts and hope for smooth sailing until December 7th.



Amy Sturm, SHIP Trainer

Did you know that during an outpatient hospital stay Medicare may cover only certain drugs and biologicals that you wouldn't usually give yourself? Generally, Part B doesn't cover prescription and over-the-counter drugs you get in an outpatient setting, sometimes called "self-administered drugs." Also, for safety reasons, many hospitals have policies that don't allow patients to bring prescription or other drugs from home. If you have Medicare prescription drug coverage (Part D), these drugs may be covered under

certain circumstances. You'll likely need to pay out-of-pocket for these drugs and submit a claim to your drug plan for a refund. Call your drug plan for more information.



Lorealee Moore, Southern Area Update

Fall training and open enrollment equal busy SHIP counselors. The trainers put together a very comprehensive and informative fall training this year. Thank you, Larry and Amy.

I also want to thank John Williams for his assistance. It seems like every week one of my counselors comes up with a rather unique situation that requires a meeting of the minds. John is very good at researching and helping solve complex problems for the beneficiaries and their families.

Open enrollment events are being scheduled. If you are interested in having an event at your site please contact me. October is almost completely booked and November is filling up. Remember as you are assisting people during this time to provide them with the new QMB/SLMB income guidelines. If they do not qualify they may know someone who is struggling with medical bills that can now get assistance due to the increased income guidelines.

Happy enrolling!!!



Susan Spilly, Special Populations Coordinator

As we all know, the Annual Election Period/Open Enrollment is right around the corner. This is the time when we are the busiest and it can be hectic. However, this is a great time to assist people with applications for the Extra Help and Medicare Savings Programs! If you are hesitant or don't have time for the application assistance and your clients need help, refer them to the nearest Enrollment Center. The SHIP Call Center can send you the latest list (I am recruiting new ones every week!) of ECs. Please help us get the word

out about these important money-savings programs and help clients in a big way.

As always, if your SHIP site is interested in becoming an Enrollment Center, please contact me. I am most easily reached by email susangsl@aol.com or by calling the Call Center. We need help and more Enrollment Centers in nearly every part of the state.



Michael Halling, SWIRCA & More, ADRC Coordinator, SHIP Local Coordinator

Bon Voyage

It has been my pleasure serving as the SHIP Area Manager for Southwestern Indiana for the past few years; but, life's wind has blown and I have adjusted my sails to take upon a new adventure. I have accepted a new position at SWIRCA & More and will gradually be relinquishing my duties to Shelly Dunn, who will be the new acting supervisor of our Aging and Disability Resource Center. While I will become less and less involved with the day-to-day activities of SHIP, I will continue to serve in a position that will allow me to promote SHIP's message and values and I also intend to continue volunteering as a SHIP Counselor. I hope that all SHIP Counselors recognize how important you are to our Medicare beneficiaries; and, how appreciated you are by SHIP staff at the State office, as well as each of your Area Managers. In closing, please join me in welcoming Shelly Dunn to the SHIP team.

Farewell. Until we meet again.

Michael Halling



Welcome, Shelly Dunn,
Acting Supervisor,
Aging and Disability
Resource Center

Advertise Your SHIP Site

SHIP is Here to HELP

Medicare Annual Enrollment Period
Oct. 15 - Dec. 7, 2014

The State Health Insurance Assistance Program (SHIP) is here to offer you free and unbiased counseling about Medicare choices, supplement options and ways to afford your care and medical costs when you need it most.

Generations at 1-800-742-9002
or (812) 888-5880 locally

Get HELP with:
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"Extra Help" Applications
Medicare Savings Program


state health insurance
assistance programs
NATIONAL NETWORK

LOCAL HELP FOR PEOPLE WITH MEDICARE
www.medicare.in.gov
(800) 452-4800

Did you know you can "advertise" your SHIP site in local papers and publications? If you'd like an ad, please email Rita at RChambers@idoi.IN.gov to get the billing process started. Sarah Reimmuth at SarahSHIP@thenewcreative.com will be happy to design an ad especially for your site. Please note, there is a \$250 limit.

Volunteers are the KEY to our SUCCESS.



LaGrange County Council on Aging partners with the State Health Insurance Assistance Program (SHIP) to provide free, unbiased health insurance information for people with Medicare. SHIP volunteers complete an intensive 3-day training course to be certified by the Indiana Department of Insurance. If you are interested in becoming a SHIP volunteer counselor, call us at (260) 466-4166.

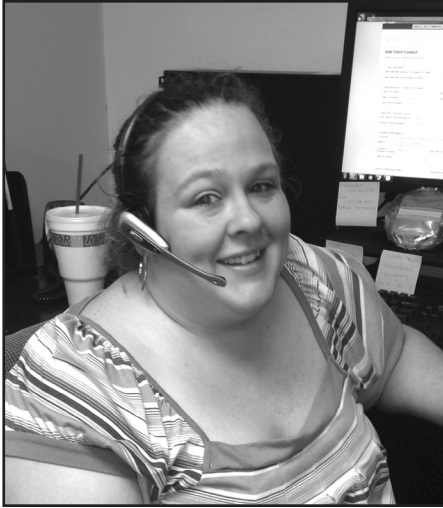

state health insurance
assistance programs
NATIONAL NETWORK

LOCAL HELP FOR PEOPLE WITH MEDICARE

800-452-4800 TDD 866-846-0139 www.medicare.in.gov

It's AEP, and the Call Center Takes Center Stage

A big thank you in advance to the SHIP Call Center staff. They are extra busy during the Annual Enrollment Period, October 15 - December 7. If you have a chance to speak with any of these hard-working ladies, please give them a thank you!



(left) Kelli Lacy, Clerical Assistant
(right) Jessica Gronau, Clerical Assistant



(left) Lynnette Welker, Clerical Assistant
(right) Shirley Jones, Clerical Assistant



(left) Kaley Steblek, Administrative Assistant
(right) Elizabeth Hewitt, SHIP Office Manager

